

# Assets and Liabilities of Selected Commercial Banks in the 7th District



For release Friday at 3 p.m. Central Time  
(in millions of dollars)

Nov 25, 2014

Account	Week Ending			
	Oct 29	Nov 5	Nov 12	Nov 19
<b>ASSETS</b>				
Bank Credit	334,880	346,739	349,286	352,981
Securities in bank credit (1)	94,387	95,593	95,692	96,034
Treasury and agency securities (2)	62,743	63,802	63,757	64,030
Mortgage-backed securities (MBS) (3)	42,476	42,751	42,802	42,899
Non-MBS (4)	20,267	21,051	20,956	21,131
Other securities	31,644	31,791	31,935	32,004
Mortgage-backed securities (5)	665	665	663	670
Non-MBS (6)	30,979	31,126	31,272	31,334
Loans and leases in bank credit (7)	240,493	251,146	253,594	256,947
Commercial and industrial loans	67,956	68,186	68,357	68,628
Real estate loans	125,322	125,880	126,086	126,052
Revolving home equity loans	12,641	12,679	12,679	12,644
Closed-end residential loans (8)	41,721	41,927	41,967	41,887
Commercial real estate loans (9)	70,960	71,274	71,440	71,521
Consumer loans	13,041	13,057	13,056	13,086
Credit cards and other revolving plans	1,293	1,296	1,299	1,317
Other consumer loans (10)	11,748	11,761	11,757	11,769
Other loans and leases	34,174	44,023	46,096	49,180
Fed funds and reverse RPs with nonbanks (11)	3,945	13,446	14,943	18,261
All other loans and leases (12)	30,229	30,577	31,153	30,919
LESS: Allowance for loan and lease losses	3,310	3,301	3,299	3,302
Interbank loans	1,406	2,237	3,111	3,951
Fed funds and reverse RPs with banks	1,367	2,195	3,069	3,912
Loans to commercial banks	39	41	42	40
Cash assets (13)	66,771	63,529	56,010	62,375
Trading assets (14)	1,258	1,503	1,571	1,381
Derivatives with a positive fair value (15)	1,253	1,496	1,563	1,373
Other trading assets	5	7	7	8
Other assets (16)	37,506	37,655	45,654	42,904
<b>TOTAL ASSETS (22)</b>	<b>438,511</b>	<b>448,363</b>	<b>452,334</b>	<b>460,291</b>
<b>LIABILITIES</b>				
Deposits	327,181	332,270	335,812	337,383
Large time deposits	72,733	73,556	75,338	76,331
Other deposits	254,449	258,713	260,474	261,052
Borrowings	23,317	34,474	36,741	40,367
Borrowings from banks in the U.S.	2,532	2,365	2,268	2,025
Borrowings from others	20,785	32,109	34,472	38,342
Trading liabilities (17)	1,562	1,575	1,585	1,445
Derivatives with a negative fair value (15)	1,560	1,573	1,584	1,444
Other trading liabilities	2	2	2	2
Net due to related foreign offices	33,984	26,289	25,477	27,813
Other liabilities	7,578	8,267	7,766	7,850
<b>TOTAL LIABILITIES (22)</b>	<b>393,622</b>	<b>402,874</b>	<b>407,381</b>	<b>414,860</b>
<b>RESIDUAL (ASSETS LESS LIABILITIES) (19)</b>	<b>44,890</b>	<b>45,488</b>	<b>44,953</b>	<b>45,431</b>
<b>MEMORANDA</b>				
Net unrealized gains (losses) on available-for-sale securities (20)	321	375	384	388
Securitized consumer loans (21)	-	-	-	-
Securitized credit cards and other revolving plans	-	-	-	-
Other securitized consumer loans	-	-	-	-
Securitized real estate loans (21)	-	-	-	-

Description and footnotes appear on page 2.

## Footnotes

Data include the following types of institutions in the Federal Reserve's Seventh District: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations (foreign-related institutions). Data exclude International Banking Facilities.

Data are aggregated from a sample that is consistent throughout the report period. The report may not be comparable to previous or future releases as the sample is subject to change.

1. Includes securities held in trading accounts, held-to-maturity, and available-for-sale. Excludes all non-security trading assets, such as derivatives with a positive fair value or loans held in trading accounts.
2. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.
4. Includes U.S. Treasury securities and U.S. Government agency obligations other than MBS.
5. Includes pass-through securities not guaranteed by the U.S. government and other MBS issued by non-U.S. government issuers, including those collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.
6. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.
7. Excludes unearned income. Includes the allowance for loan and lease losses. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks. Includes all loans held in trading accounts under a fair value option.
8. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.
9. Includes construction, land development, and other land loans, and loans secured by farmland, multifamily (5 or more) residential properties, and nonfarm nonresidential properties.
10. Includes loans for purchasing automobiles and mobile homes, student loans, loans for medical expenses and vacations, and loans for other personal expenditures.
11. Includes fed funds with brokers and dealers and with others, including the Federal Home Loan Banks (FHLB).
12. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, loans to nonbank financial institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.
13. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
14. Excludes most securities held in trading accounts. Trading account securities at some smaller domestically chartered commercial banks are included in this item.
15. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39 (FIN 39).
16. Excludes the due-from position with related foreign offices. Includes other real estate owned, premises and fixed assets, investments in unconsolidated subsidiaries, intangible assets (including goodwill), direct and indirect investments in real estate ventures, accounts receivable, and other assets.
17. Includes liabilities for short positions and other trading liabilities to which fair value accounting has been applied.
18. Includes subordinated notes and debentures, net deferred tax liabilities, interest and other expenses accrued and unpaid, accounts payable, and other liabilities.
19. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis.
20. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115.
21. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.
22. As of the week ending March 31, 2010, domestically chartered banks and foreign-related institutions had certain assets and liabilities of off-balance-sheet vehicles consolidated onto their balance sheets owing to the adoption of FASB's Financial Accounting Statements No. 166 (FAS 166), Accounting for Transfers of Financial Assets, and No. 167 (FAS 167), Amendments to FASB Interpretation No. 46(R).

For further information, please call (877) 597-5371.